

Loan No  
Borrower Cary Maldonado  
  
Lender  
Property 114 Essex Street, Lynn, MA 01902  
  
Amount of Mortgage \$50,000.00  
Consideration \$  
Date of Recording

**Massachusetts  
Certification of Title**

We hereby certify that title to the above described property has been examined in the appropriate Registry of Deeds, and that at the time of recording of the mortgage from the mortgagor to the mortgagee, the mortgagor held a good and sufficient title to the above property, free from all encumbrances, excepting only matters which are expressly enumerated therein and in the Schedule attached hereto is incorporated into and made a part of this Certification.

We further certify that the mortgagee holds a good and sufficient record first mortgage to the property subject only to the matters excepted by this Certification and the attached Schedule.

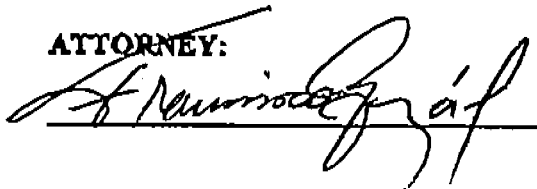
This Certification is given in accordance with the Massachusetts General Laws, Chapter 93, Section 70 as amended, and shall be limited as to the mortgagor, to the amount of the consideration shown on the deed and for only as long as the mortgagor has title to the mortgaged premises, and shall be limited as to the mortgagee, to the original principal amount secured by the mortgage and for only so long as the original debt secured by the mortgage remains unpaid.

This certification does not cover any possible defects, encumbrances or adverse claims resulting from any factual inaccuracy or the lack of authenticity of any of the instruments and documents appearing in the public records which were examined on or account of any inaccuracy, error or omission in the indices of such public records, as we are not responsible for determining and have not determined the accuracy and authenticity of such matters.

Neither the mortgagee nor counsel for the mortgagee have made any detailed inspection of the property and do not warrant or make any representations respecting the condition or fitness of any part thereof.

EXECUTED this March 14, 2005

ATTORNEY:



## **SCHEDULE A**

**114 ESSEX STREET, LYNN, MA 01902**

1. Mortgage from Cary Maldonado to Green Point Mortgage dated January 13, 2005 in the amount of \$318,500.00 recorded in Essex South Registry District Registry of Deeds in Book 23881, Page 5.
2. Mortgage from Cary Maldonado to Green Point Mortgage dated January 13, 2005 in the amount of \$60,000.00 recorded in Essex South Registry District Registry of Deeds in Book 23881, Page 27.

A handwritten signature in black ink, appearing to be 'J.H. Molloy', is located in the lower-left quadrant of the page.

**QUITCLAIM DEED**

2003022700427 Bk:20240 Pg:19  
02/27/2003 09:36:00 DEED Pg 1/2

I, **JOSE MALDONADO**, of Lynn, Essex County, Massachusetts,  
in consideration of One (\$1.00) Dollar

**GRANT** all my right, title and interest in and to property at 114 Essex Street,  
Lynn, MA to

**CARY MALDONADO**, Individually, of Lynn, Essex County, Massachusetts

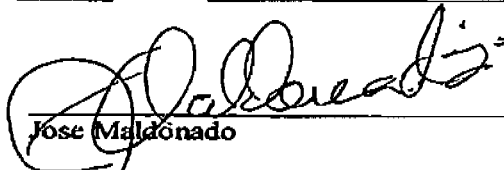
*with Quitclaim Covenants*

Description of Property:

SEE Exhibit "A" attached hereto and made a part thereof.

Being the same premises conveyed to Jose Maldonado and Cary Maldonado by Deed  
dated October 25, 2002 recorded with the Essex South Registry of Deeds at Book  
19570, Page 31295

Executed as a sealed instrument this 26th day of February, 2003.

  
Jose Maldonado

*The Commonwealth of Massachusetts*

Middlesex, ss.

February 26, 2003

Then personally appeared the above-named Jose Maldonado, known to me to be  
the person described in and who executed the foregoing instrument, and acknowledged  
that he executed the same as his free act and deed, before me

  
Notary Public  
My Commission Expires: 03/15/2005

Locus: 114 Essex Street, Lynn, MA 01902